1984

ANNUAL REPORT

BUSINESS OF 1984 AND 1983

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable Lloyd G. MacPhail
Lieutenant-Governor of the
Province of Prince Edward Island
Legislative Assemblies
Charlottetown, Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1984.

I have the Honour to Be,
Sir;
Your Obedient servant,

George R. McMahon

George R. McMahon, Q.C.
Minister of Justice

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

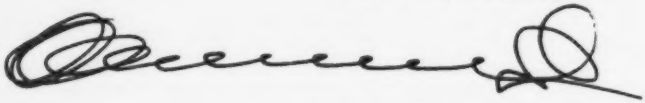
Honourable George R. McMahon, Q.C.
Minister of Justice
Province of Prince Edward Island
Charlottetown, Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1984.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1983 Report.

Respectfully submitted,



M. B. FITZPATRICK
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE COMPANIES
LICENSED TO DECEMBER 31, 1984

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5) as of December 31, 1984:

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Class(es)

Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
Actra Fraternal Benefit Society	LS
Aetna Casualty Company of Canada	FASO
The Aetna Casualty & Surety Company	FASO
Aetna Insurance Company	FASO
Affiliated FM Insurance Company	FO
The Albion Insurance Company of Canada	FASO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Alliance Mutual Life Insurance Company	LS
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
American Bankers Insurance Company of Florida	FASO
American Bankers Life Assurance Company of Florida	LSO
American Home Assurance Company	FAO
American Life Insurance Company	LS
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
Assumption Mutual Life Insurance Company	L
Atlantic Mutual Life Assurance Company	LS
Bankers Life & Casualty Company	LS
The Boiler Inspection and Insurance Company of Canada	FO
Buffalo Insurance Company	AO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian Foresters Life Insurance Society	L
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	F
The Casualty Company of Canada	FASO
The Century Insurance Company of Canada	FASO
Chateau Insurance Company	FASO
Chicago Title Insurance Company	O

Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
The Commerce Group Insurance Company	FASO
Commerce and Industry Insurance Company of Canada	FASO
The Commercial Life Assurance Company of Canada (now the Halifax Life Insurance Company, June 15/84)	LS
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company plc	LFSO
Commercial Union Life Assurance Company of Canada	LS
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Co-operants, Mutual Life Insurance Society	LS
Co-operators General Insurance Company	FASO
Co-operators Life Insurance Company	LS
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
Cumis General Insurance Company	FASO
Cumis Life Insurance Company	LS
The Dominion of Canada General Insurance Company	LFASO
The Dominion Insurance Corporation	FASO
The Dominion Life Assurance Company	LS
Eagle Star Insurance Company Limited	O
Eaton Bay Insurance Company	FASO
Eaton Bay Life Assurance Company	LS
Ecclesiastical Insurance Office plc	FAO
Economical Mutual Insurance Company	FASO
Electrical Workers' Benefit Association	L
Elite Insurance Company	FASO
Emmco Insurance Company	FASO
The Empire Life Insurance Company	LS
The Employers Insurance of Wausau A Mutual Company	FASO
Employers Reinsurance Corporation	O
English and American Insurance Company Limited	FO
Ennia Insurance Company (U.K.) Limited	FO
The Excelsior Life Insurance Company	LS
Family Life Assurance Company (amalgamated with Sovereign Life Assurance Company, Sept 26/84)	L
Fidelity Insurance Company of Canada	FASO
Fidelity Life Assurance Company	L
Financial Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada (Discontinuing)	FAO
Fireman's Fund American Life Insurance Company	LS
Fireman's Fund Insurance Company	FASO
Fireman's Fund Insurance Company of Canada	FASO
First North American Insurance Company	S

Ford Life Insurance Company	LS
Foremost Insurance Company	FASO
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers	FAO
The General Accident Assurance Company of Canada	FASO
General American Life Insurance Company	LS
General Insurance Corporation of New Brunswick	FAO
Gerling Global Life Insurance Company	LS
Gibraltar General Insurance Company	ASO
Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Gold Circle Insurance Company	FASO
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America - Benefit Fund	L
Great American Insurance Company	FASO
The Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS
Le Groupe Desjardins Assurances generales (Discontinuing)	FASO
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
Halifax Insurance Company	FASO
Halifax Life Insurance Company	LS
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Highland Group Insurance Ltd.	FA
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
INA Insurance Company of Canada	FASO
INA Life Insurance Company of Canada	LS
INA Life Insurance Company of North America	LS
Ideal Mutual Insurance Company	AO
The Imperial Life Assurance Company of Canada	LS
Industrial Credit Insurance Company (Termination date May 28/84)	O
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Ltd.	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
The Laurentian Shield Insurance Company	FASO
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
The London Assurance (Discontinuing)	FASO
London-Canada Insurance Company	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermens Underwriting Alliance	F
The Manufacturers Life Insurance Company	LS
Maritime Hospital Service Association	S
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Massachusetts Indemnity & Life Insurance Company	S

Metropolitan Life Insurance Company	LSO
Metropolitan Life Insurance Company of Canada	LS
Midland Insurance Company	FAO
Montreal Life Insurance Company	L
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	FAO
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
National Fidelity Life Insurance Company	LS
The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FASO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
New York Life Insurance Company of Canada	LS
Niagara Fire Insurance Company	FASO
Non-Marine Underwriters, Members of Lloyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life & Casualty Company	LS
Northumberland General Insurance Company	FASO
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
The Order of United Commercial Travelers of America	L
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada (amalgamated with Arkwright-Boston Manufacturers Mutual Insurance Company, Sept 7/84)	FASO
Philadelphia Manufacturers Mutual Insurance Company	FAO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company, Limited	FASO
The Phoenix Insurance Company	FAO
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	FO
Principal Life Insurance Company of Canada	L
Protection Mutual Insurance Company	FO
Provident Alliance Life Insurance Company	LS
Provident Assurance Company	FASO
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
Roynat Guarantee Corporation	O
St. Paul Fire and Marine Insurance Company	FASO
Scottish & York Insurance Company Limited	FASO
Seaboard Surety Company	O
Seaboard Surety Company of Canada	FO
Sentry Insurance A Mutual Company	FAO
Simcoe & Erie General Insurance Company	FAO
The Sovereign General Insurance Company	FASO
The Sovereign Life Assurance Company	L

The Standard Life Assurance Company	LS
The Stanstead and Sherbrooke Insurance Company	FASO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Symons General Insurance Company	FASO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company, Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO
Trafalgar Insurance Company Limited	FAO
Transamerica Life Insurance Company of Canada	L
Transamerica Occidental Life Insurance Company of Canada	LS
Transit Insurance Company	FAO
Transport Indemnity Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
Unifund Assurance Company	FASO
Union of Canada Life Insurance	L
Union Mutual Life Insurance Company	LS
Unionmutual Stock Life Insurance Company of America	LS
United Canada Insurance Company	FAO
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
Westbury Life Insurance Company	LS
The Western Life Assurance Company	LS
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FAO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND POLICY HOLDERS SECURITY FUND

Year Ended December 31, 1984

	1984		1983	
UNDERWRITING INCOME				
Premiums		$ 3,176,711		$ 2,904,700
Less reinsurance premiums	$ 364,510		$ 288,435	
Increase (decrease) in unearned premiums	(31,801)	332,709	37,462	325,897
		2,844,002		2,578,803
EXPENSES				
Administration		609,586		516,595
Agents' commissions		519,217		407,931
Depreciation		17,336		17,462
Fire prevention tax		23,825		21,785
Losses incurred	2,151,576		1,441,446	
Less reinsurance recoveries	177,521	1,974,055	475	1,440,971
		3,144,019		2,404,744
Net commission income		56,348		12,151
		3,087,671		2,392,593
Net underwriting income (loss)		(243,669)		186,210
OTHER INCOME				
Net interest		726,723		653,831
Net office rental		2,506		4,034
Gain on sale of investments		59,996		
Loss on disposal of equipment				(88)
		789,225		657,777

Income before policy dividends and extraordinary item	545,556	843,987
Policy dividends		300,000
Income before extraordinary item	545,556	543,987
Extraordinary item — education trust expense	100,000	
Net income	445,556	
Policy holders security fund, beginning of year	4,160,157	3,616,170
Policy holders security fund, end of year	$ 4,605,713	$ 4,160,157

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1984

ASSETS

	1984	1983
Cash	$ 47,062	$ 100,878
Receivables	286,022	197,873
Prepaid items	11,976	9,293
Deferred premium acquisition expenses	259,691	262,305
Investments	6,390,611	5,899,274
Land, building and equipment	174,676	168,505
	$ 7,170,038	$ 6,638,128

LIABILITIES

Payables and accruals	$ 192,001	$ 83,639
Unpaid claims	517,385	207,592
Policy dividends unpaid		300,000
Unearned premiums	1,854,939	1,886,740
	2,564,325	2,477,971

EQUITY

Policy holders security fund	4,605,713	4,160,157
	$ 7,170,038	$ 6,638,128

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1984

	1984	1983
Gross premiums	$ 58,138	$ 53,717
Less: Increase in unearned premiums	956	68
Reinsurance premiums	1,375	1,250
	55,807	52,399
Underwriting expenses		
Administration	28,176	20,196
Fees, licenses and taxes	1,937	2,086
Losses incurred	1,998	1,643
	32,111	23,925
Investment income	23,696	28,474
Income before income taxes	39,401	37,018
Income taxes	63,097	65,492
Net income	16,589	17,264
Retained earnings (deficit), beginning of year	46,508	48,228
	14,617	(558)
Dividends	61,125	47,670
Corporate distribution tax		29,380
		3,673
Retained earnings, end of year	61,125	33,053
	$ 61,125	$ 14,617

HIGHLAND GROUP INSURANCE LIMITED
BALANCE SHEET
FOR THE YEAR ENDED DECEMBER 31, 1984

ASSETS

	1984	1983
Cash	$ 106,567	$ 10,314
Receivables	13,847	34,959
Prepaid expenses	1,250	
Investments	261,600	293,285
	$ 383,264	$ 338,558

LIABILITIES

Payables and accruals - related parties	$ 1,000	$ 58
Income taxes payable	16,246	20,289
	17,246	20,347
Unearned premiums	13,847	12,891
Deferred income taxes	4,046	3,703

SHAREHOLDERS' EQUITY

Capital stock	287,000	287,000
Retained earnings	61,125	14,617
	348,125	301,617
	$ 383,264	$ 338,558

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1984

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	13,284,464	5,797,809		43.64
Automobile	18,100,633	16,209,490		89.55
Accident & Sickness	11,467,615	8,248,507		71.93
All Other Classes	2,772,273	1,965,679		70.90
TOTAL (a)	45,624,985	32,221,485		70.62
LIFE INSURANCE (including annuities)	21,770,324	2,866,729	Death Claims	
		62,850	Disability Claims	
		277,797	Matured Endowments	
		40,506	Total Annuity Payments	
		1,968,612	Surrender Values	
		2,554,390	Dividends	
			Unclassified	
TOTAL (b)	21,770,324	7,764,884		35.67
GRAND TOTAL (a) (b)	67,395,309	39,986,369		59.33

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1983

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	11,671,071	6,649,288		56.97
Automobile	17,037,930	11,714,412		68.75
Accident & Sickness	10,217,651	8,276,799		81.00
All Other Classes	3,578,992	1,726,038		40.23
TOTAL (a)	42,505,644	28,366,537		66.73
LIFE INSURANCE (including annuities)	18,753,246	3,303,115	Death Claims	
		37,284	Disability Claims	
		337,520	Matured Endowments	
		118,969	Total Annuity Payments	
		2,173,431	Surrender Values	
		2,315,380	Dividends	
			Unclassified	
TOTAL (b)	18,753,246	8,285,699		44.18
GRAND TOTAL (a) (b)	61,258,890	36,652,236		59.83

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1983		New Issued and Other Additions in 1984		Policies in Force End of 1984	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	33	2,415,398	25	2,837,500	58	5,252,898
The Acadia Life Insurance Company	27	639,445	7	116,093	34	755,538
Actra Fraternal Benefit Society	19	144,000	11	54,500	30	198,500
Aetna Life Insurance Company	1	5,000			1	5,000
Alexander Hamilton Life Insurance Company of Canada	778	1,871,385	701	1,607,957	1,479	3,479,342
Alliance Mutual Life Insurance Company	9	204,974		222,168	9	427,142
Allstate Life Insurance Company	1	10,000			1	10,000
Allstate Life Insurance Company of Canada						
American Bankers Life Assurance Company of Florida		682,382				682,382
American Life Insurance Company	43	3,853,000	11	1,450,000	54	5,303,000
Assumption Mutual Life Insurance Company	493	8,469,483	94	4,970,014	587	13,439,497
Atlantic Mutual Life Assurance Company	134	38,052	107	10,610	241	48,662
Bankers Life & Casualty Company						
The Canada Life Assurance Company	2,541	126,778,673	286	20,493,211	2,827	147,271,884
Canadian Foresters Life Insurance Society						
Canadian General Life Insurance Company	1,036	63,635,053	628	33,378,215	1,664	97,013,268
Chrysler Life Insurance Company of Canada	18	51,753	11	86,600	29	138,353
The Citadel Life Assurance Company	73	2,587,449	12	880,443	85	3,467,892
College Retirement Equities Fund						
Colonia Life Insurance Company	2	34,615	1	100,000	3	134,615
Combined Insurance Company of America		160,000				160,000
Commercial Union Assurance Company plc						
Commercial Union Life Assurance Company of Canada	970	17,375,864	172	2,919,434	1,142	20,295,298
Confederation Life Insurance Company	1,177	655,701,548	3	(567,006,274)	1,180	88,695,274
Constellation Assurance Company	1	25,000			1	25,000
Continental Assurance Company						
Co-operants, Mutual Life Insurance Society		381,948		452,225		834,173

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1983		New Issued and Other Additions in 1984		Policies in Force End of 1984	
	No.	Amount	No.	Amount	No.	Amount
Co-operators Life Insurance Company	3,225	44,333,077	3,020	25,795,468	6,245	70,128,545
The Credit Life Insurance Company						
Crown Life Insurance Company	365	28,328,351	25	5,033,860	390	33,362,211
Cumis Life Insurance Company	298	33,922,661	6	2,720,690	304	36,643,351
The Dominion of Canada General Insurance Company	8	1,455,352			8	1,455,352
The Dominion Life Assurance Company	1,228	31,623,809	39	25,778,232	1,267	57,402,041
Eaton Bay Life Assurance Company	264	9,054,451	(29)	112,433	235	9,166,884
Electrical Workers' Benefit Association	107	214,000	1	2,000	108	216,000
The Empire Life Insurance Company	1,395	12,216,244	5	98,697	1,400	12,314,941
The Excelsior Life Insurance Company	602	83,601,518	20	2,542,642	622	86,144,160
The Equitable Life Insurance Company of Canada	29	21,670,198			29	21,670,198
Fidelity Life Assurance Company	9	1,466,736	4	1,068,864	13	2,535,600
Financial Life Assurance Company of Canada	4	504,911			4	504,911
Fireman's Fund American Life Insurance Company						
Ford Life Insurance Company		2,138,129		998,750		3,136,879
General American Life Insurance Company						
Gerling Global Life Insurance Company						
Glacier National Life Assurance Company			1	50,000	1	50,000
Globe Life Insurance Company	45	339,225			45	339,225
The Grand Orange Lodge of British America - Benefit Fund	5	14,703	1	10,198	6	24,901
The Great-West Life Assurance Company	154	341,156		15,654	154	356,810
	1,366	140,425,199	62	32,090,690	1,428	172,515,889
Halifax Life Insurance Company	14	361,387	4	30,621	18	392,008

INA Life Insurance Company of Canada						
INA Life Insurance Company of North America						
The Imperial Life Assurance Company of Canada	5,964	148,719,233	849	30,908,121	6,813	179,627,354
John Alden Life Insurance Company						
Knights of Columbus	619	7,794,369	110	1,668,833	729	9,463,202
Laurier Life Insurance Company	63	575,076	10	3,438,825	73	4,013,901
London Life Insurance Company	1,509	29,020,305	220	9,115,120	1,729	38,135,425
MIC Life Insurance Corporation	1	17,543	741	4,574,155	742	4,591,698
The Manufacturers Life Insurance Company	485	4,418,019	132	10,767,220	617	15,185,239
The Maritime Life Assurance Company	1,031	92,431,392	108	26,642,246	1,139	119,073,638
Metropolitan Life Insurance Company	2,017	51,585,557	107	5,807,415	2,124	57,392,972
Metropolitan Life Insurance Company of Canada						
The Monarch Life Assurance Company	35	485,810		853	35	486,663
Montreal Life Insurance Company	28	287,909		367	28	288,276
Mony Life Insurance Company of Canada	8	2,318,109	7	235,634	15	2,553,743
The Mutual Life Assurance Company of Canada	7,691	243,905,148	706	44,638,498	8,397	288,543,646
Mutual of Omaha Insurance Company	844	24,245,237	291	10,940,134	1,135	35,185,371
National Fidelity Life Insurance Company						
The National Life Assurance Company of Canada	90	37,883,327	15	7,708,503	105	45,591,830
New York Life Insurance Company	122	6,578,994	7	17,179,832	129	23,758,826
New York Life Insurance Company of Canada						
North American Life Assurance Company	604	13,673,203	85	2,122,709	689	15,795,912
North American Life & Casualty Company	51	359,771	5	18,500	56	378,271
The North West Life Assurance Company of Canada	15	738,000	4	326,000	19	1,064,000
Norwich Union Life Insurance Society	40	507,168	12	408,263	52	915,431
Old Republic Life Insurance Company	462	717,274			462	717,274
The Order of United Commercial Travelers of America						
The Paul Revere Life Insurance Company	3	994,928	1	281,068	4	1,275,996
Pennsylvania Life Insurance Company	64	1,810,567		39,832	64	1,850,399
Pioneer Life Assurance Company	1	9,921			1	9,921
Principal Life Insurance Company of Canada						
Provident Alliance Life Insurance Company	2	4,145,795		4,369,721	2	8,515,516
The Prudential Assurance Company Limited	186	61,185	18	21,523	204	82,708
The Prudential Insurance Company of America	4,282	87,974,512	660	37,768,779	4,942	125,743,291

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1983		New Issued and Other Additions in 1984		Policies in Force End of 1984	
	No.	Amount	No.	Amount	No.	Amount
Reliable Life Insurance Company	6	8,290,405	11	17,273,875	17	19,564,280
Royal Life Insurance Company of Canada	1	500,000	1	40,000	2	540,000
Royal Life Insurance Limited	30	511,261	4	64,384	34	575,645
Safeguard Life Assurance Company	5	49,986			5	49,986
The Sovereign Life Assurance Company	118	5,383,524	36	1,175,943	154	6,559,467
The Standard Life Assurance Company	787	23,809,209	28	25,610,923	815	49,420,132
Sun Alliance and London Assurance Company Limited	146	7,045,755	50	4,004,781	196	11,050,536
Sun Life Assurance Company of Canada	3,898	129,204,079	699	36,571,353	4,597	165,775,432
Teachers Insurance and Annuity Association of America	2	95,192			2	95,192
Toronto Mutual Life Insurance Company	60	529,494	4	134,975	64	664,469
Transamerica Life Insurance Company of Canada	144	15,846,210	129	14,686,571	273	30,532,781
Transamerica Occidental Life Insurance Company of Canada	387	13,994,698	7	731,883	394	14,726,581
The Travelers Insurance Company	13	755,125	1	5,110,950	14	5,866,075
Travelers Life Insurance Company of Canada	12	2,776,764	7	2,897,867	19	5,674,631
Union of Canada Life Insurance						
Union Mutual Life Insurance Company	1	5,000			1	5,000
Unionmutual Stock Life Insurance Company of America						
United of Omaha Life Insurance	4	25,450			4	25,450
The Wawanesa Mutual Life Insurance Company	252	10,543,360	63	3,282,868	315	13,826,228
Westbury Life Insurance Company	2	34,000			2	34,000
The Western Life Assurance Company	15	235,559	10	1,100,000	25	1,335,559
Zurich Life Insurance Company of Canada	34	4,054,228	15	9,275,587	49	13,329,815
TOTALS	96,913	2,282,023,780	20,674	(66,134,394)	117,587	2,215,889,386

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	33,359		33,359	19		19	33,378
The Acadia Life Insurance Company	5,945		5,945	1,142		1,142	7,087
Actra Fraternal Benefit Society	934		934				934
Aetna Life Insurance Company	581		581				581
Alexander Hamilton Life Insurance Company of America		40,057	40,057				40,057
Alliance Mutual Life Insurance Company	1,088	851	1,939				1,939
Allstate Life Insurance Company	199		199				199
Allstate Life Insurance Company of Canada	4,390	23	4,413	1,031		1,031	5,444
American Bankers Life Assurance Company of Florida		949	949				949
American Life Insurance Company	12,329		12,329				12,329
Assumption Mutual Life Insurance Company	104,984	3,995	108,979	15,501	8,809	24,310	133,289
Atlantic Mutual Life Assurance Company	35,452	118,698	154,150				154,150
Bankers Life & Casualty Company							
The Canada Life Assurance Company	887,218	232,681	1,119,899	1,003,389	189,663	1,193,052	2,312,951
*Canadian Foresters Life Insurance Society			4,903			20,016	24,919
Canadian General Life Insurance Company	96,548	182,585	279,133				279,133
*The Capital Life Insurance Company			44				44
Chrysler Life Insurance Company of Canada		1,361	1,361				1,361
The Citadel Life Assurance Company	10,069	17,776	27,845	515		515	28,360
College Retirement Equities Fund							
Colonia Life Insurance Company	1,131		1,131				1,131
Combined Insurance Company of America		468	468				468
Commercial Union Assurance Company plc							
Commercial Union Life Assurance Company	65,567	19,551	85,118	1,111		1,111	86,229
*Connecticut General Life Insurance Company			1,209				1,209

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Confederation Life Insurance Company	122,531	312,814	435,345	5,914		5,914	441,259
Constellation Assurance Company	311		311				311
Continental Assurance Company	152		152				152
Co-operants, Mutual Life Insurance Society	837	4,931	5,768				5,768
Co-operators Life Insurance Company	160,164	111,526	271,690	83,896	219,540	303,436	575,126
The Credit Life Insurance Company							
Crown Life Insurance Company	49,942	73,461	120,403	48,787		48,787	169,190
Cumis Life Insurance Company	26,409	161,827	188,236	12,996	83,936	96,932	285,168
The Dominion of Canada General Insurance Company	1,596	828	2,424	252,272		252,272	254,696
The Dominion Life Assurance Company	218,191	56,398	274,589	483,858		483,858	758,447
Eaton Bay Life Assurance Company	22,552	25,607	48,159	386		386	48,545
*Electrical Workers' Benefit Association			1,132				1,132
The Empire Life Insurance Company	175,876	29,157	205,033	36,726	226	36,952	241,985
The Equitable Life Insurance Company of Canada	6,407	68,852	75,259	1,274		1,274	76,533
The Excelsior Life Insurance Company	200,246	201,864	402,110				402,110
Fidelity Life Assurance Company	4,646	3,430	8,076	137,018		137,018	145,094
Financial Life Assurance Company of Canada	195	(1,182)	(987)				(987)
Fireman's Fund American Life Insurance Company							
Ford Life Insurance Company		12,969	12,969				12,969
General American Life Insurance Company							
Gerling Global Life Insurance Company	1,840		1,840				1,840
Glacier National Life Assurance Company	70		70				70
Globe Life Insurance Company	1,183		1,183				1,183

*The Grand Orange Lodge of British America - Benefit Fund			12,517				12,517
The Great-West Life Assurance Company	293,928	254,497	548,425	441,636	426,165	867,801	1,416,226
Halifax Life Insurance Company	19,174	236	19,410				19,410
INA Life Insurance Company of Canada							
INA Life Insurance Company of North America							
The Imperial Life Assurance Company of Canada	1,740,362	95,688	1,836,050	230,777		230,777	2,066,827
Industrial Life Insurance Company		6,678	6,678				6,678
John Alden Life Insurance Company							
John Hancock Mututal Life Insurance Company	550	623	1,173				1,173
*Knights of Columbus			102,579				102,579
Laurier Life Insurance Company	43,272	812	44,084				44,084
London Life Insurance Company	221,337	40,883	262,220	18,301		18,301	280,521
MIC Life Insurance Corporation		9,604	9,604				9,604
The Manufacturers Life Insurance Company	138,950	5,239	144,189	251,098	231,341	482,439	626,628
The Maritime Life Assurance Company	230,269	204,353	434,622	124,740	43,524	168,264	602,886
*Massachusetts Mutual Life Insurance Company			468				468
Metropolitan Life Insurance Company	132,271	110,161	242,432	399	55,127	55,526	297,958
Metropolitan Life Insurance Company of Canada	3,309		3,309				3,309
*The Minnesota Mutual Life Insurance Company			83				83
The Monarch Life Assurance Company	2,526		2,526		294	294	2,820
Montreal Life Insurance Company	3,276		3,276				3,276
Mony Life Insurance Company of Canada	46,062		46,062				46,062
The Mutual Life Assurance Company of Canada	1,809,183	108,315	1,917,498	1,387,973	862,031	2,250,004	4,167,502
*The Mutual Life Insurance Company of New York			962				962
Mutual of Omaha Insurance Company	252,674	13,293	265,967	689		689	266,656
National Fidelity Life Insurance Company							
The National Life Assurance Company of Canada	54,646	12	54,658				54,658
New York Life Insurance Company	38,893	68,000	106,893				106,893
New York Life Insurance Assurance of Canada							
North American Life Assurance Company	136,730	91,424	228,154	65,064	34,590	99,654	327,808
North American Life & Casualty Company	2,644		2,644				2,644
The North West Life Assurance Company of Canada							

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
*The Northern Life Assurance Company of Canada			6,189				6,189
Norwich Union Life Insurance Society	6,239		6,239				6,239
Old Republic Life Insurance Company		(2,814)	(2,814)				(2,814)
*The Order of United Commercial Travelers of America			2,312				2,312
The Paul Revere Life Insurance Company	1,399	2,584	3,983				3,983
Pennsylvania Life Insurance Company	5,159	4,599	9,758				9,758
Pioneer Life Assurance Company	1,810		1,810				1,810
Principal Life Insurance Company of Canada							
Provident Alliance Life Insurance Company		90,077	90,077				90,077
The Prudential Assurance Company Limited	61	1,102	1,163	652	145	797	1,960
The Prudential Insurance Company of America	891,700	123,809	1,015,509	259,268	7,029	266,297	1,281,806
Reliable Life Insurance Company	30,050	4,102	34,152				34,152
Royal Life Insurance Company of Canada	2,648		2,648				2,648
Royal Life Insurance Limited	4,380	154	4,543				4,543
The Safeguard Life Assurance Company	326		326				326
The Sovereign Life Assurance Company	30,755		30,755	4,769	98	4,867	35,622
The Standard Life Assurance Company	231,717	687	232,404		118,411	118,411	350,815
*State Farm Life Insurance Company			4,685				4,865
Sun Alliance and London Assurance Company Limited	36,953	574	37,527				37,527
Sun Life Assurance Company of Canada	1,086,225	163,084	1,249,309	311,721	918,426	1,230,147	2,479,456
Teachers Insurance and Annuity Association of America	628		628	6,566		6,566	7,194
Toronto Mutual Life Insurance Company of Canada	5,596		5,596				5,596

Transamerica Life Insurance Company of Canada	77,887		77,887	1,560	1,238	2,798	80,685
Transamerica Occidental Life Insurance Company of Canada	66,996	9,217	76,213				76,213
The Travelers Insurance Company	1,491	1,199	2,690				2,690
Travelers Life Insurance Company of Canada	2,954	13,515	16,469				16,469
Union of Canada Life Insurance							
Union Mutual Life Insurance Company	3,644		3,644				3,644
Union Mutual Stock Life Insurance Company of America							
United of Omaha Life Insurance Company	276		276				276
The Wawanesa Mutual Life Insurance Company	62,405	1	62,406	90,868		90,868	153,274
Westbury Life Insurance Company	116	206	322				322
The Western Life Assurance Company	5,471		5,471				5,471
Zurich Life Insurance Company of Canada	5,985	12,992	18,977	31,455		31,455	50,432
*Direct Premium Income Insurance *137,083							
*Direct Considerations for Annuities **20,016							
TOTALS	9,982,878	3,116,383	13,236,344	5,313,371	3,200,593	8,833,980	21,770,324

Note: Companies marked with an * do not provide detailed information.

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Abbey Life Insurance Company of Canada	O						43	
	G							43
The Acadia Life Insurance Company	O							
	G							
Actra Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O	29						
	G							29
Alexander Hamilton Life Insurance Company of America	O							
	G	14,942						14,942
Alliance Mutual Life Insurance Company	O					428	298	
	G	28					624	1,378
Allstate Life Insurance Company	O							
	G							
Allstate Life Insurance Company of Canada	O	(72)						
	G							(72)
American Bankers Life Assurance Company of Florida	O							
	G	(834)						(834)
American Life Insurance Company	O							
	G							
Assumption Mutual Life Insurance Company	O	2,942		3,052		15,105		
	G							21,099
Atlantic Mutual Life Assurance Company	O	765						
	G	1,556						2,321

Bankers Life & Casualty Company	O G							
The Canada Life Assurance Company	O G	67,153 169,975	319	102,479		262,508	234,484 2,320	839,238
Canadian Foresters Life Insurance Company	O G				725			725
Canadian General Life Insurance Company	O G	386 3,626					8,235	12,247
Chrysler Life Insurance Company of Canada	O G	29						29
The Citadel Life Assurance Company	O G						977	977
College Retirement Equities Fund	O G							
Colonia Life Insurance Company	O G						22	22
Combined Insurance Company of America	O G	20,000						20,000
Commercial Union Assurance Company plc	O G							
Commercial Union Life Assurance Company of Canada	O G	14,000				6,765	8,492	29,257
Confederation Life Insurance Company	O G	10,100 224,526		18,505		61,418	86,541 44,883	445,973
Continental Assurance Company	O G							
Co-operants, Mutual Life Insurance Society	O G					675	77	752
Co-operators Life Insurance Company	O G	3,456 32,798	7,560	2,000		21,006	27,727 2,428	96,975
The Credit Life Insurance Company	O G							
Crown Life Insurance Company	O G	14,810 353,847	31	4,340		68,617	17,869 1,151	460,665
Cumis Life Insurance Company	O G	3,705 93,198	36,026				3,086	136,015

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Dominion of Canada General Insurance Company	O							
	G	2,876						2,876
The Dominion Life Assurance Company	O	14,536		4,041		60,453	64,232	
	G							149,217
Eaton Bay Life Assurance Company	O	1,710	427			1,950	618	
	G	108,917						113,622
Electrical Workers' Benefit Association	O							
	G							
The Equitable Life Insurance Company of Canada	O					766	2,040	
	G	29,311					13,570	45,687
The Empire Life Insurance Company	O	5,750		25,350		148,024	52,203	
	G	35,660						266,987
The Excelsior Life Insurance Company	O	81,348		8,964		41,569	29,362	
	G	208,858					(3,007)	367,094
Fidelity Life Assurance Company	O						62	
	G							62
Financial Life Assurance Company of Canada	O					30		
	G	2,670						2,700
Fireman's Fund American Life Insurance Company	O							
	G							
Ford Life Insurance Company	O							
	G	23,733						23,733
General American Life Insurance Company	O							
	G							

Gerling Global Life Insurance Company	O						335	
	G							335
Glacier National Life Assurance Company	O							
	G							
Globe Life Insurance Company	O							
	G							
The Grand Orange Lodge of British America - Benefit Fund	O				5,608			
	G							5,608
The Great-West Life Assurance Company	O	36,610		20,890		111,993	163,414	
	G	136,622						469,529
Halifax Life Insurance Company	O					9,013	117	
	G							9,130
INA Life Insurance Company of Canada	O							
	G							
INA Life Insurance Company of North America	O							
	G							
The Imperial Life Assurance Company of Canada	O	86,881		13,667		128,656	278,483	
	G	5,000					(3,318)	509,369
John Alden Life Insurance Company	O							
	G							
Knights of Columbus	O				34,773			
	G							34,773
Laurier Life Insurance Company	O	1,120				346		
	G							1,466
London Life Insurance Company	O	6,352	5,309	3,674		65,575	108,702	
	G	16,454	3,224				3,901	213,191
MIC Life Insurance Corporation	O							
	G	1,619						1,619
The Manufacturers Life Insurance Company	O	1,742		7,472		18,793	49,283	
	G	207						77,497
The Maritime Life Assurance Company	O	40,493		14,000		80,943	12,959	
	G	15,304						163,699

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Metropolitan Life	O	27,135	3,209	19,267		36,212	58,266	
Insurance Company	G	79,443	(2)				7,011	230,541
Metropolitan Life Insurance	O							
Company of Canada	G							
The Monarch Life	O						1,502	
Assurance Company	G							1,502
Montreal Life	O						789	
Insurance Company	G							789
Mony Life Insurance	O							
Company of Canada	G							
The Mutual Life Assurance	O	116,226	1,200	4,109		406,383	459,926	
Company of Canada	G	65,144				2,250	18,814	1,074,052
Mutual of Omaha	O					8,517	15,903	
Insurance Company	G	2,000						26,420
National Fidelity Life	O							
Insurance Company	G							
The National Life Assurance	O					9,359	2,908	
Company of Canada	G	53,000						65,267
New York Life	O	15,000				13,034	10,341	
Insurance Company	G	36,000					7,000	81,375
New York Life Insurance	O							
Company of Canada	G							
North American Life	O	149,278		7,069		21,548	52,609	
Assurance Company	G	9,613					4,804	244,921

North American Life & Casualty Company	O						
	G	2,217					2,217
The North West Life Assurance Company of Canada	O						
	G						
Norwich Union Life Insurance Society	O	8,091			564	1,011	
	G						9,666
Old Republic Life Insurance Company	O						
	G						
The Order of United Commercial Travelers of America	O						
	G						
Pioneer Life Assurance Company	O			684		342	
	G						1,026
The Paul Revere Life Insurance Company	O						
	G	(2)					(2)
Pennsylvania Life Insurance Company	O						
	G					(303)	(303)
Principal Life Insurance Company of Canada	O						
	G						
Provident Alliance Life Insurance Company of Canada	O						
	G	4,909					4,909
The Prudential Assurance Company Limited	O			2	14	24	
	G	33				59	132
The Prudential Insurance Company of America	O	141,598	5,547	3,619	51,529	354,556	
	G	45,437				8,352	610,638
Reliable Life Insurance Company	O						
	G						
Royal Life Insurance Limited	O				6,956		
	G						6,956
Safeguard Life Assurance Company	O				185	83	
	G						268
The Sovereign Life Assurance Company	O					476	
	G						476
The Standard Life Assurance Company	O				87,499	87,651	
	G	57				38	175,155

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Sun Alliance and London Assurance Company Ltd.	O							
	G					142	1,364	1,506
Sun Life Assurance Company of Canada	O	149,088		5,393		207,961	219,445	
	G	43,581					26,226	651,700
Teachers Insurance and Annuity Association of America	O							
	G						209	209
Toronto Mutual Life Insurance Company	O			3,220		3,130	161	
	G							6,511
Transamerica Life Insurance Company of Canada	O	12,000				57	77	
	G							12,134
Transamerica Occidental Life Insurance Company of Canada	O	503				2,722		
	G	(2,324)						901
The Travelers Insurance Company	O							
	G	6,147						6,147
Travelers Life Insurance Company of Canada	O							
	G	1,862						1,862
Union of Canada Life Insurance	O							
	G							
Union Mutual Life Insurance Company	O					1,326	525	
	G							1,851
Unionmutual Stock Life Insurance Company of America	O							
	G							
United Transportation Union Insurance Association	O							
	G				(600)			(600)

The Wawanesa Mutual Life	O					2,905	1,622	
Insurance Company	G							4,527
Westbury Life	O							
Insurance Company	G							
The Western Life	O						72	
Assurance Company	G							72
Zurich Life Insurance	O					1,680	404	
Company of Canada	G							2,084
TOTALS		2,866,729	62,850	271,797	40,506	1,968,612	2,554,390	7,764,884

PROPERTY INSURANCE

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	3,000			21,000	31,000	147.62
The Aetna Casualty & Surety Company				6,000	643,000	10,716.67
Aetna Insurance Company						
Affiliated FM Insurance Company	55,000			47,105		
The Albion Insurance Company of Canada						
Allendale Mutual Insurance Company	1,000			(927,000)		
Allianz Insurance Company	4,000			4,000		
Allstate Insurance Company						
Allstate Insurance Company of Canada	19,000	(2,000)		50,000	(1,000)	
American Bankers Insurance Company of Florida	33,000	6,000	18.18	23,000	2,000	
American Home Assurance Company	444,000	64,000	14.41	324,000	98,000	8.70
The American Road Insurance Company	3,000			5,000		
Anglo Canada General Insurance Company	87,826	5,315	.60	156,322	65,013	41.59
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company						
Baltica-Skandinavia Reinsurance Company of Canada				1,000	17,000	1,700.00
The Boiler Inspection and Insurance Company of Canada	(1,000)					
The Canada Accident and Fire Assurance Company	6,000	4,000	66.67	8,000	7,000	87.50
Canadian General Insurance Company	203,000	56,000	27.59	226,000	148,000	65.49
The Canadian Indemnity Company	421,000	153,000		389,000	160,000	16,000.00
Canadian Provincial Insurance Company				1,000		
The Canadian Surety Company	111,000	40,000	36.34	97,000	183,000	188.66
Canners Exchange Subscribers at Warner Inter-Insurance Bureau	82,456			32,990	1,986	6.02
The Casualty Company of Canada	293,000	180,000	61.43	277,000	149,000	53.79
The Century Insurance Company of Canada						
Chateau Insurance Company		6,000				
Chrysler Insurance Company						

Chubb Insurance Company of Canada	3,000	2,000	66.67	3,000		
The Citadel General Assurance Company						
The Commerce Group Insurance Company		76,000			33,000	
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	1,173,000	268,000	22.85	1,264,000	945,000	74.76
Commercial Union Assurance Company plc						
Commonwealth Insurance Company	300,000	480,000	160.00	220,000	43,000	19.55
Constitution Insurance Company of Canada	32,000	11,000	34.38	26,000	6,000	23.08
The Continental Insurance Company	71,000	58,000	81.69	60,000	4,000	6.67
The Continental Insurance Company of Canada				1,000		
The Contingency Insurance Company Limited						
Co-operators General Insurance Company	1,127,000	530,000	47.03	1,107,000	353,000	31.89
Coronation Insurance Company Limited						
Cumis General Insurance Company	13,000	(2,000)		26,000	11,000	42.31
The Dominion of Canada General Insurance Company	228,000	138,000	60.53	192,000	21,000	10.94
The Dominion Insurance Corporation	8,000	4,000	50.00	2,000		
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc	41,000	10,000	24.39	35,000	9,000	25.71
Economical Mutual Insurance Company	40,000	(2,000)		19,000	38,000	200.00
Elite Insurance Company	66,000	51,000	77.27	83,000	50,000	60.24
Emmco Insurance Company		5,000		1,000	21,000	2,100.00
The Employers Insurance of Wausau A Mutual Company	(2,000)			1,000		
English and American Insurance Company Limited						
Ennia Insurance Company (U.K.) Limited						
Fidelity Insurance Company of Canada	3,000	6,000	200.00	34,000	(3,000)	
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company	7,000	(5,000)		15,000	(46,000)	
Fireman's Fund Insurance Company of Canada	70,000	(48,000)		71,000	66,000	92.96
Foremost Insurance Company						
Gan Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers						
The General Accident Assurance Company of Canada	477,000	120,000	25.16	373,000	157,000	42.09
General Insurance Corporation of New Brunswick	16,644	1,944	11.68	1,588	2,383	150.06
Gerling Global General Insurance Company	600			1,009	4,552	451.14
Gibralter General Insurance Company	77,482	66,751	86.15	86,616	81,901	94.56
Gold Circle Insurance Company	13,000	76,000	584.62	20,000	113,000	565.00

PROPERTY INSURANCE (continued)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Grain Insurance and Guarantee Company	18,000	9,000	50.00	27,000	1,000	3.70
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales (Discontinuing)					1,500	
Guardian Insurance Company of Canada	280,000	71,000	25.36	252,000	78,000	30.95
Halifax Insurance Company	38,000	(41,000)		1,000	40,000	4,000.00
Hanover Insurance Company	1,000	2,000	200.00	4.89		
Hartford Fire Insurance Company	3,000				7,000	
Herald Insurance Company	7,000	12,000	171.43	1,000		
Highland Group Insurance Ltd.	58,138	1,998	3.44	53,717	1,643	3.06
Highlands Insurance Company						
The Home Insurance Company	96,000	36,000	37.50	91,000	36,000	39.56
INA Insurance Company of Canada	28,000	16,000	57.14	14,000	(1,000)	
Insurance Company of North America	15,000	33,000	220.00	8,000		
The Insurance Corporation of Ireland Ltd.	12,000			12,000	6,000	50.00
Jevco Insurance Company						
John Deere Insurance Company of Canada	23,000	8,000	34.78	28,000	11,000	39.29
Kansa General Insurance Company	6,000			24,000	(5,000)	
Kent General Insurance Corporation	97,402	19,859	20.39	108,575	29,391	27.07
The Laurentian Shield Insurance Company	10,000			4,000		
Liberty Mutual Fire Insurance Company				1,000		
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company	50,000	5,000	10.00	52,000	14,000	26.92

Lumbermens Mutual Casualty Company	6,000			31,000		
Lumbermen's Underwriting Alliance	48,000			18,000		
Markel Insurance Company of Canada	22,000	43,000	195.45	(1,000)		
Midland Insurance Company						
Motors Insurance Corporation						
New Hampshire Insurance Company	98,000	4,000	4.08	131,000	10,000	7.63
New Rotterdam Insurance Company						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	257,000	65,000	25.29	295,000	60,000	20.34
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company	422,000			440,000	18,000	4.09
Nova Scotia General Insurance Company	74,000	25,000	33.78	74,000	(4,000)	
Old Republic Insurance Company						
The Orion Insurance Company plc	1,000					
Pacific Employers Insurance Company		38,000		17,000		
The Personal Insurance Company of Canada	2,000	6,000	300.00			
Philadelphia Manufacturers Mutual Insurance Company	(3,000)			7,000		
Phoenix Assurance Company of Canada	100,000	35,000	35.00	80,000	132,000	165.00
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	25,000	6,000	24.00	17,000	38,000	223.53
Prince Edward Island Mutual Fire Insurance Company	3,176,711	2,151,576	67.73	2,904,700	1,441,446	49.63
Protection Mutual Insurance Company	3,000			7,000		
Provident Assurance Company						
The Prudential Assurance Company Limited	208,000	45,000	21.63	203,000	91,000	44.83
Reliance Insurance Company	2,000	21,000	1,050.00	1,000		
Royal Insurance Company of Canada	925,000	135,000	14.59	808,000	110,000	13.61
St. Paul Fire and Marine Insurance Company	46,000	59,000	128.26	18,000	13,000	72.22
Scottish & York Insurance Company Limited	(12,469)	366		22,643	(3,527)	
Seaboard Surety Company of Canada						
Sentry Insurance A Mutual Company	18,000	7,000	38.89	20,000	9,000	45.00
Simcoe & Erie General Insurance Company	35,674			(6,800)		
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company				1,000		

PROPERTY INSURANCE (continued)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Sun Alliance Insurance Company	606,000	139,000	22.94	656,000	377,000	57.47
Symons General Insurance Company	45,000	9,000	20.00	9,000		
The Tokio Marine & Fire Insurance Company Limited						
Toronto General Insurance Company	166,000	46,000	27.71	185,000	121,000	65.41
Traders General Insurance Company	92,000	25,000	27.17	103,000	67,000	65.05
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Indemnity Company						
Transport Insurance Company	19,000	24,000	126.32	28,000	54,000	192.86
The Travelers Indemnity Company	30,000	14,000	46.67	6,000		
The Travelers Indemnity Company of Canada	16,000	10,000	62.50	14,000	(7,000)	
Unifund Assurance Company	73,000	43,000	58.90	54,000	12,000	22.22
United Canada Insurance Company	11,000	36,000	327.27	25,000	7,000	28.00
United States Fidelity and Guaranty Company	5,000	21,000	420.00	5,000		
United States Fire Insurance Company	5,000	14,000	280.00	10,000		
Utica Mutual Insurance Company				1,000	1,000	100.00
Warner Reciprocal Insurers						
The Wawanesa Mutual Insurance Company	474,000	239,000	50.42	117 422,000	464,000	109.95
The Yasuda Fire and Marine Insurance Company Limited						
Zurich Insurance Company	16,000	5,000	31.25	4,000		
TOTALS	13,284,464	5,797,809	43.64	11,671,071	6,649,288	56.97

AUTOMOBILE INSURANCE

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	(2,000)	5,000		11,000	24,000	218.18
The Aetna Casualty & Surety Company		2,000			2,000	
Aetna Insurance Company						
The Albion Insurance Company of Canada						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	90,000	171,000	190.00	97,000	70,000	72.16
American Bankers Insurance Company of Florida						
American Home Assurance Company	67,000	12,000	17.91	(1,000)	(1,000)	
The American Road Insurance Company	25,000			22,000		
Anglo Canada General Insurance Company	(1)	(63)		510	536	105.10
Argonaut Insurance Company						
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	(7,000)	(20,000)		11,000	(15,000)	
Canadian General Insurance Company	548,000	466,000	85.04	606,000	456,000	75.25
Canadian Indemnity Company	177,000	83,000	46.89	141,000	139,000	98.58
Canadian Provincial Insurance Company				4,000	1,000	25.00
The Canadian Surety Company	230,000	300,000	130.43	220,000	172,000	78.18
The Casualty Company of Canada	915,000	523,000	64.17	632,000	255,000	115.10
The Century Insurance Company of Canada						
Chateau Insurance Company		4,000				
Chrysler Insurance Company	14,000	13,000	92.86	7,000	1,000	14.29
Chubb Insurance Company of Canada	1,000	(1,000)		2,000	(1,000)	
The Citadel General Assurance Company					(8,000)	
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	2,840,000	2,444,000	86.06	3,099,000	1,929,000	62.25
Commonwealth Insurance Company		3,000				

AUTOMOBILE INSURANCE (continued)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Constitution Insurance Company of Canada						
The Continental Insurance Company	23,000	8,000	34.78	3,000	3,000	100.00
The Continental Insurance Company of Canada				1,000		
The Contingency Insurance Company Limited						
Co-operators General Insurance Company	3,893,000	3,892,000	99.97	3,614,000	2,203,000	60.96
Coronation Insurance Company Limited						
Cumis General Insurance Company						
The Dominion of Canada General Insurance Company	478,000	303,000	63.39	444,000	421,000	94.82
The Dominion Insurance Corporation		9,000				
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc						
Economical Mutual Insurance Company	170,000	124,000	72.94	3,000	15,000	500.00
Elite Insurance Company						
Emmco Insurance Company				(1,000)		
The Employers Insurance of Wausau A Mutual Company	(1,000)			1,000		
The Fidelity Insurance Company of Canada	1,000			4,000	1,000	25.00
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada	11,000	1,000	9.09	(3,000)	(8,000)	
Foremost Insurance Company						
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents et risques divers						
The General Accident Assurance Company of Canada	884,000	844,000	95.48	702,000	530,000	75.50
General Insurance Corporation of New Brunswick	53,346	27,045	50.70	23,398	20,273	86.64
Gibraltar General Insurance Company	34,883	181,006	518.89	216,460	233,445	107.85
Gold Circle Insurance Company	57,000	945,000	1,657.89	85,000	792,000	931.76

Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales (Discontinuing)		6,484		12,000	(8,536)	
Guardian Insurance Company of Canada	517,000	275,000	53.19	469,000	216,000	46.06
Halifax Insurance Company		8,000				
Hartford Fire Insurance Company				1,000		
Herald Insurance Company						
Highlands Group Insurance Ltd.						
Highlands Insurance Company						
The Home Insurance Company	238,000	144,000	60.50	200,000	90,000	45.00
INA Insurance Company of Canada	1,000	1,000	100.00	1,000		
Ideal Mutual Insurance Company						
Insurance Company of North America						
The Insurance Corporation of Ireland Ltd.						
Jevco Insurance Company						
John Deere Insurance Company of Canada					2,000	
Kansa General Insurance Company						
Kent General Insurance Corporation	599,710	344,683	57.53	579,919	258,259	44.53
The Laurentian Shield Insurance Company	19,000	6,000	31.58	6,000		
Liberty Mutual Fire Insurance Company	16,000	2,000	12.50	14,000	5,000	35.71
Liberty Mutual Insurance Company		1,000		2,000	1,000	50.00
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company	4,000	8,000	200.00	6,000		
Lumbermens Mutual Casualty Company				1,000	1,000	100.00
Markel Insurance Company of Canada	76,000	72,000	94.74			
Midland Insurance Company						
Motors Insurance Corporation	13,000			11,000	(1,000)	
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	376,000	181,000	48.14	196,000	62,000	31.63
North American Company for Property and Casualty Insurance						

AUTOMOBILE INSURANCE (continued)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Northumberland General Insurance Company		6,000			4,000	
Nova Scotia General Insurance Company	242,000	142,000	58.68	244,000	172,000	70.49
Old Republic Insurance Company						
Pacific Employers Insurance Company						
The Personal Insurance Company of Canada	5,000			8,000	1,000	12.50
Philadelphia Manufacturers Mutual Insurance Company						
Phoenix Assurance Company of Canada	216,000	221,000	102.31	271,000	112,000	41.33
Phoenix Assurance Public Limited Company						
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	128,000	47,000	36.72	63,000	29,000	46.03
Provident Assurance Company						
The Prudential Assurance Company Limited	553,000	501,000	90.60	540,000	235,000	43.52
Reliance Insurance Company		11,000				
Royal Insurance Company of Canada	1,187,000	923,000	77.76	1,014,000	656,000	64.69
St. Paul Fire and Marine Insurance Company	2,000	18,000	900.00	4,000	7,000	175.00
Scottish & York Insurance Company Limited	24,695	2,335	9.46	12,643	13,435	106.26
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company						
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company	1,000			1,000		
Sun Alliance Insurance Company	544,000	492,000	90.44	514,000	308,000	59.92
Symons General Insurance Company		2,000				
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	448,000	381,000	85.04	496,000	373,000	75.20
Traders General Insurance Company	249,000	212,000	85.14	275,000	208,000	75.64

Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Indemnity Company	212,000	302,000	142.45	460,000	233,000	50.65
Transport Insurance Company	25,000	(3,000)		10,000	1,000	10.00
The Travelers Indemnity Company	16,000	146,000	912.50	18,000	(24,000)	
Travelers Indemnity Company of Canada						
Truck Insurance Exchange						
Unifund Assurance Company	284,000	187,000	65.85	194,000	121,000	62.37
United Canada Insurance Company	155,000	185,000	119.35	104,000	104,000	100.00
United States Fidelity and Guaranty Company	2,000			(1,000)	(1,000)	
United States Fire Insurance Company						
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	1,446,000	1,047,000	72.41	1,365,000	1,300,000	95.24
The Yasuda Fire and Marine Insurance Company Limited						
Zurich Insurance Company	(1,000)	(1,000)		2,000	1,000	50.00
TOTALS	18,100,633	16,209,490	89.55	17,037,930	11,714,412	68.75

ACCIDENT AND SICKNESS INSURANCE

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada						
Actra Fraternal Benefit Society	2,805			251		
Aetna Casualty Company of Canada				2,520	190	7.53
The Aetna Casualty & Surety Company						
Aetna Insurance Company						
The Albion Insurance Company of Canada						
Alexander Hamilton Life Insurance Company of America	88,399	33,889	38.34	71,619	22,629	31.59
Alliance Mutual Life Insurance Company	3,156	4,810	152.41			
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	24,000	(2,000)			24,000	
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	1,319	161	12.21	608	256	42.10
American Bankers Insurance Company of Florida	6,000	1,000	16.67	10,000	2,000	200.00
American Bankers Life Assurance Company of Florida	1,514					
American Home Assurance Company	9,000	1,000	11.11	3,000		
American Life Insurance Company						
Argonaut Insurance Company						
Assumption Mutual Life Insurance Company						
Atlantic Mutual Life Assurance Company	127,040	69,589	54.78	915 146,021	92,409	63.28
Bankers Life & Casualty Company						
The Canada Accident and Fire Assurance Company						
The Canada Life Assurance Company	223,226	145,348	65.11	187,618	126,268	67.30
Canadian General Insurance Company				58,118	35,909	61.78
Canadian General Life Insurance Company	53,480	52,878	98.97			
The Canadian Indemnity Company						
Canadian Provincial Insurance Company						
The Canadian Surety Company						

The Capital Life Insurance Company				81		
The Century Insurance Company of Canada						
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Life Insurance Company of Canada				322	29	9.00
Chubb Insurance Company of Canada						
The Citadel General Assurance Company	301,000	112,000	37.21	288,000	360,000	125.00
The Citadel Life Assurance Company	10,575	3,070	29.03	10,244	4,537	44.28
Colonia Life Insurance Company						
Combined Insurance Company of America	440,001	91,776	20.86	420,401	86,391	20.54
The Commerce Group Insurance Company						
Commerce and Industry Insurance Company of Canada	937	124	13.23			
Commercial Travelers Mutual Insurance Company	1,906					
Commercial Union Assurance Company of Canada	9,000	3,000	33.33	7,000	5,000	71.42
Commercial Union Assurance Company plc						
Commercial Union Life Assurance Company of Canada						
Commonwealth Insurance Company						
Confederation Life Insurance Company	358,766	208,935	58.24	303,568	182,211	60.02
Connecticut General Life Insurance Company	3,474	3,333	95.94	26		
Constellation Assurance Company	131,311	50,120	38.17	117,134	35,868	30.62
Constitution Insurance Company of Canada						
Continental Assurance Company					325	
The Continental Insurance Company	3,000	1,000	33.33	3,000		
The Continental Insurance Company of Canada	4,000			3,000		
The Contingency Insurance Company Limited						
Co-operants, Mutual Life Insurance Society						
Co-operators General Insurance Company	225,000	158,000	70.22	159,000	93,000	58.49
Co-operators Life Insurance Company						
Coronation Insurance Company Limited						
The Credit Life Insurance Company						
Crown Life Insurance Company	98,394	2,744	2.79	76,514	62,455	81.62
Cumis General Insurance Company				1,000		
Cumis Life Insurance Company	31,007	12,285	39.62	35,430	(2,506)	
The Dominion of Canada General Insurance Company	6,527	4,927	75.49	9,627	5,329	55.35
The Dominion Insurance Corporation						
The Dominion Life Assurance Company	162,242	148,736	91.68	131,087	145,970	111.35
Eaton Bay Insurance Company						
Eaton Bay Life Assurance Company	16,182	10,391	64.21	14,226	10,607	74.56

ACCIDENT AND SICKNESS INSURANCE (continued)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Economical Mutual Insurance Company	4,000			1,000	4,000	400.00
Elite Insurance Company						
Emmco Insurance Company						
The Empire Life Insurance Company	2,198			834	579	69.42
The Employers Insurance of Wausau A Mutual Company						
Equitable Life Insurance Company of Canada	5,533	17,654	319.07			
The Excelsior Life Insurance Company	122,245	90,451	74.81	102,137	82,239	80.25
Fidelity Insurance Company of Canada						
Fidelity Life Assurance Company	509	130	25.54	(84)		
Financial Life Assurance Company of Canada				(1)	215	
The Fireman's Fund American Life Insurance Company	2,000			1		
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada						
First North American Insurance Company						
Ford Life Insurance Company	14,380	200	1.39	16,376	(3,480)	
Foremost Insurance Company						
The General Accident Assurance Company of Canada						
General American Life Insurance Company						
Gerling Global Life Insurance Company						
Gibraltar General Insurance Company						
Glacier National Life Assurance Company	850			1,052		
Globe Life Insurance Company						
Gold Circle Insurance Company						
Great American Insurance Company						
The Great Eastern Insurance Company						
The Great-West Life Assurance Company	668,130	237,415	35.53	557,409	440,067	78.94
Le Groupe Desjardins Assurances Generales (Discontinuing)						
Guardian Insurance Company of Canada						

Halifax Insurance Company						
Halifax Life Insurance Company						
Hartford Fire Insurance Company						
Herald Insurance Company						
The Home Insurance Company						
INA Insurance Company of Canada						
INA Life Insurance Company of Canada				595	5,071	852.27
INA Life Insurance Company of North America	282	141	50.00	99	(404)	
The Imperial Life Assurance Company of Canada	98,883	(168,765)		93,111	140.256	150.63
Industrial Life Insurance Company	9,763	9,015	92.34	8,553		
John Alden Life Insurance Company						
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	46			23		
Knights of Columbus						
The Laurentian Shield Insurance Company						
Laurier Life Insurance Company	1,855	107	5.77	1,722	1,259	73.11
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London Life Insurance Company	219,679	218,093	99.28	1,957.60	191,654	97.90
London and Midland General Insurance Company	103,000	5,000	4.85	70,000	7,000	10.00
Lumbermens Mutual Casualty Company						
MIC Life Insurance Corporation	3,424			3		
The Manufacturers Life Insurance Company	20,482	20,682	100.98	4,208	7,465	177.40
Maritime Hospital Service Association	4,600,174	4,049,377	88.03	3,901,108	3,690,430	94.59
The Maritime Life Assurance Company	275,039	111,129	40.40	201,291	84,871	42.16
Markel Insurance Company of Canada						
Massachusetts General Life Insurance Company	314			313		
Massachusetts Indemnity & Life Insurance Company	4,115			1,058		
Metropolitan Life Insurance Company	54,515	47,699	87.50	51,737	15,914	30.75
Metropolitan Life Insurance Company of Canada						
Mony Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	347,065	266,365	76.75	302,663	489,857	161.84
Mutual Life Insurance Company of New York	238					
Mutual of Omaha Insurance Company	404,350	315,770	78.09	384,343	(160,611)	

ACCIDENT AND SICKNESS INSURANCE (continued)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
National Fidelity Life Insurance Company	5,911			7,286		
The National Life Assurance Company of Canada	192	98,004	51,043.75	136,582	129,557	94.85
New Hampshire Insurance Company						
New York Life Insurance Company	2,188	34,697	1,585.79	2,610	(1,588)	
New York Life Insurance Company of Canada						
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	146,000	50,000	34.25	108,000	35,000	32.40
North American Company for Property and Casualty Insurance						
North American Life Assurance Company	49,888	22,711	45.52	67,812	92,481	136.37
North American Life & Casualty Company						
Northern Life Assurance Company of Canada	2,691	1,407	52.29			
Northumberland General Insurance Company						
The North West Life Assurance Company of Canada						
Old Republic Insurance Company				1,000		
Old Republic Life Insurance Company	(5,365)			602	116,986	19,399.66
Pacific Employers Insurance Company						
The Paul Revere Life Insurance Company	13,479	3,538	26.25	10,388	5,642	54.31
Pennsylvania Life Insurance Company	181,927	144,791	79.59	157,245	52,110	33.13
The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada						
Phoenix Asurance Public Limited Company						
Provident Alliance Life Insurance Company						
Provident Assurance Company						
The Prudential Assurance Company Limited	4,000	2,000	50.00	4,000	2,000	50.00
The Prudential Insurance Company of America	191,781	156,925	81.83	148,448	150,596	101.44
Reliable Life Insurance Company	4,697	185	3.94	1,733	1,141	65.83
Reliance Insurance Company						

Royal Insurance Company of Canada	1,000			1,000		
St. Paul Fire and Marine Insurance Company						
Safeguard Life Assurance Company	6,379	3,784	59.32	6,076	3,086	50.78
Scottish & York Insurance Company Limited						
Seaboard Life Insurance Company				4		
The Sovereign General Insurance Company						
The Standard Life Assurance Company	982	704	71.69			
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company				1,000		
Sun Life Assurance Company of Canada	1,387,392	1,185,866	85.47	1,331,098	1,091,611	82.00
Symons General Insurance Company						
Teachers Insurance and Annuity Association of America						
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company						
Toronto Mutual Life Insurance Company	292					
Traders General Insurance Company						
Transamerica Occidental Life Insurance Company of Canada	15,582	31,083	199.48	26,210	35,392	135.03
Transport Insurance Company						
Travelers Life Insurance Company of Canada	38,992	24,299	62.32	138,111	66,408	48.08
Truck Insurance Exchange						
Unifund Assurance Company						
Union of Canada Life Insurance	4,431			36.74		
Union Mutual Life Insurance Company	146			146		
Unionmutual Stock Life Insurance Company of America		90,276			140,125	
United States Fidelity and Guaranty Company						
United States Fire Insurance Company				1,000		
United Transportation Union Insurance Association						
Utica Mutual Insurance Company				12		
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company				300	230	76.66
Westbury Life Insurance Company	47,780	22,056	46.16	50,836	19,111	37.59
The Western Life Assurance Company	40					
Zurich Insurance Company						
Zurich Life Insurance Company of Canada	58,565	32,531	55.55	55,039	31,828	57.82
TOTALS	11,467,615	8,248,507	71.93	10,217,651	8,276,799	81.00

ALL OTHER CLASSES OF INSURANCE

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada						
The Aetna Casualty & Surety Company		5,000		3,000	(7,000)	
Aetna Insurance Company				2,000	11,000	550.00
Affiliated FM Insurance Company						
The Albion Insurance Company of Canada						
Allendale Mutual Insurance Company	(1,000)					
Allianz Insurance Company				1,384,000		
Allstate Insurance Company						
Allstate Insurance Company of Canada	25,000	5,000	20.00	24,000	11,000	45.83
American Bankers Insurance Company of Florida						
American Bankers Life Assurance Company of Florida	664,000	172,000	25.90	513,000	381,000	74.27
American Home Assurance Company						
The American Road Insurance Company	5,159	2,399	46.50	7,203	1,416	19.66
Anglo Canada General Insurance Company						
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company						
The Boiler Inspection and Insurance Company of Canada	79,000	7,000	8.86	54,000	375,000	694.44
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	1,000	(4,000)		1,000	79,000	7,900.00
Canadian General Insurance Company	35,000	46,000	131.43	35,000	(2,000)	
The Canadian Indemnity Company	77,000	38,000	49.35	97,000	115,000	118.56
Canadian Provincial Insurance Company	2,000			1,000		
The Canadian Surety Company	120,000	80,000	66.67	123,000	24,000	19.51
The Casualty Company of Canada	24,000	5,000	20.83	20,000	2,000	10.00

The Century Insurance Company fo Canada						
Chateau Insurance Company						
Chicago Title Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada	5,000	14,000	280.00	15,000	4,000	26.67
The Citadel General Assurance Company		(29,000)		6,000	19,000	316.67
The Commerce Group Insurance Company						
The Commerce and Industry Insurance Company of Canada						
Commercial Union Assurance Company of Canada	242,000	(52,000)		272,000	111,000	40.81
Commercial Union Assurance Company plc	1,000					
Commonwealth Insurance Company						
Constitution Insurance Company of Canada	1,000	(9,000)		1,000	9,000	900.00
The Continental Insurance Company	61,000	57,000	93.44	25,000	3,000	12.00
The Continental Insurance Company of Canada				1,000		
The Contingency Insurance Company Limited	3,000	1,000	33.83			
Co-operators General Insurance Company	114,000	42,000	36.84	80,000	12,000	15.00
Coronation Insurance Company Limited						
Cumis General Insurance Company	35,000	34,000	97.14	19,000	(128,000)	
The Dominion of Canada General Insurance Company	7,000	3,000	42.86	6,000	(28,000)	
The Dominion Insurance Corporation	1,000	(4,000)			5,000	
Eagle Star Insurance Company Limited	25,000					
Eaton Bay Insurance Company						
Ecclesiastical Insurance Office plc	1,000				3,000	
Economical Mutual Insurance Company	4,000			2,000		
Elite Insurance Company	7,000	4,000	57.14	3,000		
Emmco Insurance Company						
The Employers Insurance of Wausau A Mutual Company	1,000				(1,000)	
Employers Reinsurance Corporation	13,000	10,000	76.92	12,000	5,000	41.67
English and American Insurance Company Limited						
Ennia Insurance Company (U.K.) Limited						
Fidelity Insurance Company of Canada	6,000			5,000		
The Fire Insurance Company of Canada (Discontinuing)						
Fireman's Fund Insurance Company		1,000				
Fireman's Fund Insurance Company of Canada	35,000	4,000	11.43	4,000	(3,000)	
Foremost Insurance Company						

ALL OTHER CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
GAN Incendie Accidents, Compagnie francaise d'assurances et de reassurances incendie, accidents, et risques divers	3,000					
The General Accident Assurance Company of Canada	64,000	16,000	25.00	38,000	51,000	134.21
General Insurance Corporation of New Brunswick	640			705		
Gerling Global General Insurance Company	4,983			4,174		
Gibraltar General Insurance Company	9,580	(11,385)		9,358	7,235	77.31
Gold Circle Insurance Company						
Grain Insurance and Guarantee Company	1,000			1,000	34,000	3,400.00
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins Assurances Generales (Discontinuing)		14,918			6,856	
The Guarantee Company of North America	70,000			56,000		
Guardian Insurance Company of Canada	70,000	43,000	61.43	64,000	11,000	17.18
Halifax Insurance Company	4,000	(4,000)		14,000	1,000	7.14
Hartford Fire Insurance Company						
Herald Insurance Company	1,000	1,000	100.00			
Highlands Insurance Company						
The Home Insurance Company	7,000	192,000	2,742.86		(18,000)	
INA Insurance Company of Canada	13,000	12,000	92.31	10,000	2,000	20.00
Ideal Mutual Insurance Company				(51,000)		
Industrial Credit Insurance Company (Termination Date - May 28, 1984)						
Insurance Company of North America	4,000	8,000	200.00	3,000		
The Insurance Corporation of Ireland Ltd.	5,000	1,000	20.00	3,000		

Jevco Insurance Company						
John Deere Insurance Company of Canada					2,000	
Kansa General Insurance Company	44,000	86,000	195.45	75,000	46,000	61.33
Kent General Insurance Corporation	1,682			1,923		
The Laurentian Shield Insurance Company						
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
The London Assurance (Discontinuing)						
London-Canada Insurance Company						
London and Midland General Insurance Company						
Lumbermens Mutual Casualty Company						
Markel Insurance Company of Canada	1,000	(3,000)		(1,000)	3,000	
Metropolitan Life Insurance Company of Canada						
Midland Insurance Company						
The Mortgage Insurance Company of Canada	29,000	74,000	255.17	34,000	100,000	294.11
Motors Insurance Corporation	55,000	35,000	63.64			
New Hampshire Insurance Company	4,000	7,000	175.00	8,000	1,000	12.50
New Rotterdam Insurance Company	5,000	1,000	20.00			
Niagara Fire Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	105,000	29,000	27.62	65,000	58,000	89.23
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company	1,000				2,000	
Nova Scotia General Insurance Company						
Old Republic Insurance Company						
Pacific Employers Insurance Company						
The Personal Insurance Company of Canada		(16,000)			(1,000)	
Philadelphia Manufacturers Mutual Insurance Company	3,000			(1,000)		
Phoenix Assurance Company of Canada	4,000	(4,000)		5,000	18,000	360.00
Phoenix Assurance Public Limited Company	7,000			1,000	2,000	200.00
The Phoenix Insurance Company						
The Portage La Prairie Mutual Insurance Company	1,000	1,000	100.00	(3,000)	25,000	
Prince Edward Island Mutual Fire Insurance Company						
Protection Mutual Insurance Company	4,000					
Provident Assurance Company						

ALL OTHER CLASSES OF INSURANCE (continued)

(Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report)

	1984			1983		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Prudential Assurance Company Limited	34,000	834,000	2,452.94	35,000	8,000	22.85
The Prudential Insurance Company of America						
Reliance Insurance Company	3,000	2,000	66.67	1,000	(7,000)	
Royal Insurance Company of Canada	246,000	17,000	6.91	185,000	97,000	52.43
RoyNat Guarantee Corporation						
St. Paul Fire and Marine Insurance Company	28,000	35,000	125.00	15,000	2,000	13.33
Scottish & York Insurance Company Limited	53,089	22,651	42.67	18,838	2,471	13.11
Seaboard Surety Company						
Seaboard Surety Company of Canada						
Sentry Insurance A Mutual Company						
Simcoe & Erie General Insurance Company	58,140	29,096	50.04	46,791	24,060	51.42
The Sovereign General Insurance Company						
The Stanstead and Sherbrooke Insurance Company		2,000			10,000	
Sun Alliance Insurance Company	116,000	31,000	26.72	109,000	239,000	219.26
Sun Life Assurance Company of Canada						
Symons General Insurance Company					1,000	
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	28,000	38,000	135.71	29,000	(1,000)	
Traders General Insurance Company	16,000	21,000	131.25	16,000	(1,000)	
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Indemnity Company						
Transport Insurance Company	12,000			19,000		
The Travelers Indemnity Company	20,000			32,000		

Travelers Indemnity Company of Canada	2,000			1,000	1,000	100.00
Truck Insurance Exchange						
Unifund Assurance Company						
United Canada Insurance Company						
United States Fidelity and Guaranty Company	2,000	4,000	200.00	2,000		
United States Fire Insurance Company	7,000	8,000	114.29	10,000	(2,000)	
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	23,000					
Western Surety Company	9,000					
The Yasuda Fire and Marine Insurance Company Limited						
Zurich Insurance Company		7,000		7,000		
TOTALS	2,772,273	1,965,679	70.90	3,578,992	1,726,038	40.23

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE AGENTS

Charlottetown, P.E.I.
December 31, 1984

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1985, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the company for which each is authorized to transact business is also shown.)

AITKEN, A. J.	Warren Grove	Traders General Insurance Company	A
ARSENAULT, Gerald R.	Wellington R. R. 4	The Imperial Life Assurance Company of Canada	LS
ARSENAULT, Roger J.	Wellington	The Co-operators	LFAS
ATKINSON, Earle N.	Summerside	The Great-West Life Assurance Company	L
BANKS, Tom Lloyd	Summerside	The Prudential Insurance Company of America	LS
BARBOUR, Hilton Jr.	Alberton	Tri-County Agencies Ltd.	FA
BEAIRSTO, William Boyd	Kensington	Confederation Life Insurance Company	LFA
BEATON, Earl L.	Charlottetown	W. B. Beairsto Inc.	
		Sun Alliance and London Assurance Company Limited	
BLANCHARD, Gordon J.	Cornwall, R. R. 3	H. L. Sear Insurance Ltd.	LFA
BOUDREAU, Florius	Charlottetown	H. L. Sear Insurance Ltd.	FA
BROWN, Elsie A.	Charlottetown	Combined Insurance Company of America	S
BURKE, David R.	Sherwood	Hyndman and Company Limited	FA
		The Mutual Life Assurance Company of Canada	LS
CALLAGHAN, Louis P.	Cardigan, P.O.	Hyndman and Company Limited	
CAMERON, Pearle	Charlottetown	Hyndman and Company Limited	LS
CAMPBELL, Brent	Murray River	Prince Edward Island Mutual Fire Insurance Company	FA
CAMPBELL, George Keir	Kensington	Mutual of Omaha Insurance Company	F
CAMPBELL, W. Bennett	Cardigan	Combined Insurance Company of America	LS
CARLTON, Susan	Summerside	R. E. Ellis & Son Limited	S
CARR, H. Bennett, CLU	West Royalty	Sun Life Assurance Company of Canada	FAS
CARR, M. Jean	West Royalty	Bennett Carr Insurance Ltd.	
CARRUTHERS, Robert S.	Kensington	Bennett Carr Insurance Ltd.	LFAS
CHAPMAN, Joseph R.	Charlottetown	The Canada Life Assurance Company	FA
CLARK, Brian	Cornwall, R.R.	Mutual of Omaha Insurance Company	LS
CLARK, Don L.	Kensington	Don L. Clark Inc.	LS
		Don L. Clark Inc.	FA
CLARK, Walter	Charlottetown	Prince Edward Island Mutual Fire Insurance Company	
COFFIN, John Ross	Fortune Bridge	Don L. Clark Inc.	FA
COLES, Daniel E.	Winsloe R. R. 1	The Co-operators	FA
		The Imperial Life Assurance Company of Canada	LFAS
		Laurentian Shield Insurance Company	LFAS

COMPTON, George H.	Belfast R. R. 1	Hyndman and Company Limited	LFAS
CONEEN, Allison	Montague	Coneen Insurance and Real Estate Ltd.	LFA
CONEEN, Michael A.	Cardigan	Coneen Insurance and Real Estate Ltd.	FA
CONNOLLY, Steve	Charlottetown	Sun Life Assurance Company of Canada	LS
CONRAD, Robert G.	Charlottetown	The Canada Life Assurance Company	LS
COOKE, Charles C.	Charlottetown	Transamerica Occidental Life Insurance Company	
		Charlie Cooke Insurance Inc.	LFA
COOKE, Gordon S.	Charlottetown	Charlie Cooke Insurance Inc.	FA
COOKE, Shelly	Charlottetown	Charlie Cooke Insurance Inc.	FAS
CRAIG, Blake L.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	
		J. LeRoy Gallant Insurance Ltd.	FA
CRANE, Marie	Cardigan R. R. 4	The Western Life Assurance Company	L
CURRIE, Helen B.	Charlottetown	Tri-County Agencies Ltd.	FA
CURRIE, Winston	Summerside	Hyndman and Company Limited	FA
		George (Bus) Peake & A. R. McInnis Ltd.	FA
DAY, Audrey	St. Eleanor's		
DAY, Ivan	Summerside	W. D. Young Ltd.	FAS
		Sun Alliance & London Assurance Company Limited	
DEMPSEY, Gordon Allan	St. Eleanor's	W. D. Young Ltd.	LFA
DEVINE, James Edward	Charlottetown	The Mutual Life Assurance Company of Canada	LS
DEW, Derek R.	Charlottetown	The Great-West Life Assurance Company	L
DICKSON, Alan G.	Belfast R. R. 3	Morton Dew Ltd. (RESTRICTED)	Travel Insurance
DILLON, George V.	Charlottetown	Laurier Life Insurance Company	LS
DONALD, Everett L.	Kensington	The Prudential Insurance Company of America	LS
DOUGAY, Lawson J.	Borden	George (Bus) Peake & A. R. McInnis Ltd.	FA
DRAKE, Larry W.	Vernon	Combined Insurance Company of America	LS
DRANE, Joseph D.	Kinross	Sun Life Assurance Company of Canada (TERMINATED)	LS
DRISCOLL, Wilfred J.	Charlottetown	The Co-operators	LFAS
DUFFY, John James	Charlottetown	The Co-operators	LFAS
DUGGAN, James Donald	Kensington, R. R. 2	Atlantic Mutual Life Assurance Company	L
DUNSFORD, Peter Terrence	Charlottetown	Hyndman and Company Limited	LFAS
DYMENT, K. Earle	Summerside R. R. 3	Sun Life Assurance Company of Canada (TERMINATED)	LS
		The Imperial Life Assurance Company of Canada	LS
ELLIS, John K.	Summerside	R. E. Ellis & Son Limited	FAS
FITZGERALD, Shawn	St. Eleanor's	Combined Insurance Company of America (TERMINATED)	S
FLEMING, John B.	Keppoch	The Imperial Life Assurance Company of Canada	
		The Laurentian Shield Insurance Company	LFAS
FRASER, Clarence	North Lake, Elmira P.O.	Pennsylvania Life Insurance Company (TERMINATED)	S
FULL, Dorothy	Charlottetown	Gordon Full Insurance Inc.	FAS
FULL, Gordon S.	Charlottetown	Gordon Full Insurance Inc.	FAS
FULLERTON, Eric G.	Cornwall R. R. 4	Hyndman and Company Limited	LS
GALLANT, Brent T.	Summerside	The Canada Life Assurance Company	LS

GALLANT, Ernest L.	North River	The Excelsior Life Insurance Company	
		Hyndman and Company Limited	LS
GARVEY, Thomas P.	Charlottetown R. R. 5	The Great-West Life Assurance Company	L
GASS, Carol	Cornwall	Charlie Cooke Insurance Inc.	FA
GAUDET, James J.	Charlottetown	The Sun Life Assurance Company of Canada	LS
GILLESPIE, Marvyn Rick	Charlottetown	The Citadel Life Assurance Company	LS
		Pennsylvania Life Insurance Company	
		H. Keller & Associates Ltd. (TERMINATED)	LS
		Laurier Life Insurance Company (TERMINATED)	L
GORRILL, Keith	O'Leary	The Co-operators	LFAS
GRANT, Edward D.	North Wiltshire R. R. 1	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LFAS
GRANT, Howard Edward	Charlottetown	The Great-West Life Assurance Company	LS
GREENE, Royce D.	Summerside	The Maritime Life Assurance Company of Canada (TERMINATED)	L
HAMBLY, Joseph B., Jr.	Charlottetown	Hyndman and Company Limited	FA
HAWES, Orrin Patrick	Charlottetown	The Mutual Life Assurance Company of Canada	LS
HECKBERT, Ernest W.	South Freetown	The Co-operators	LFA
HERRING, Marvin G.	Murray Harbour	George (Bus) Peake & A. R. McInnis Ltd.	FA
HEUSDENS, Anthonie P.	Cornwall	Mutual of Omaha Insurance Company	LS
HEWITT, Margaret C.	Montague R.R. 2	Coneen Insurance and Real Estate Ltd.	FA
HICKEY, Ronald G.	Summerside	R. E. Ellis & Son Ltd.	FAS
HICKOX, Roger F.	Sherwood	H. L. Sear Insurance Ltd.	FA
HIGGINS, Robert D.	Montague	Sun Alliance & London Assurance Company Limited	
		Tri-County Agencies Ltd.	LFA
HOGAN, Barry J.	Village Green	The Canada Life Assurance Company	LS
HOGAN, James T.	Charlottetown	The Great-West Life Assurance Company	L
HOOKEY, Leonard J.	Charlottetown	The Co-operators	LFAS
HOOPER, Reginald J.	Bedford	Knights of Columbus	L
HOWATT, Nancy R.	Crapaud	Unifund Assurance Company	FA
HUESTIS, Robert F.	Cornwall	Mutual of Omaha Insurance Company	LS
HUGHES, Dianne	Charlottetown	Unifund Assurance Company	FA
HYNDMAN, Frederick E.	Charlottetown	Hyndman and Company Limited	LFAS
IVES, Stewart G.	Charlottetown	Hyndman and Company Limited	LS
JAMIESON, Andrew	Charlottetown	All-Can Travel (RESTRICTED)	Travel Insurance
JOHNSTON, Claudette J.	Cornwall	Sun Life Assurance Company of Canada (TERMINATED)	LS
JOHNSTON, Peter	Charlotteton, R.R. 1	Prince Edward Island Mutual Fire Insurance Company	F
KAMEKA, Paul F.	Elmsdale R. R. 2	Mutual of Omaha Insurance Company	LS
KEENAN, Jack A.	Charlottetown	Sun Life Assurance Company of Canada	LS
KELLER, Harold	Cornwall	Pennsylvania Life Insurance Company	
		H. Keller & Associates Ltd.	LS
KELLY, Patrick J.	Charlottetown	The Canada Life Assurance Company	LS

KICKHAM, Thomas J.	Souris R.R.4	Prince Edward Island Mutual Fire Insurance Company	F
LACHAPELLE, Margaret	Charlottetown	Hyndman and Company Limited	FA
LAMBE, Andrew L.	Winsloe R. R. 1	The Mutual Life Assurance Company of Canada	LS
LANDRY, Geraldine M.	Tignish	The Co-operators	FA
LANGFORD, Marion L	Charlottetown	Combined Insurance Company of America	S
LARKIN, Eugene C.	Hunter River R. R. 1	The Mutual Life Assurance Company of Canada	LS
LARSEN, Linda	Charlottetown	INTRA Linkletter Travel (RESTRICTED)	Travel Insurance
LAWLESS, Joseph V.	Wilmot	Sun Life Assurance Company of Canada	LS
LING, Victor S.	Charlottetown	The Empire Life Insurance Company	L
LLEWELLYN, Arnold A.	Parkdale	Sun Alliance and London Assurance Company Limited	
		George (Bus) Peake & A. R. McInnis Ltd.	LFA
LOUGHEED, Robert	Montague	Tri-County Agencies Ltd.	FA
MARSHALL, H. Allen	North Wiltshire	Mutual of Omaha Insurance Company (TERMINATED)	LS
MARSHALL, Harry A.	Southport	The Great-West Life Assurance Company	LS
MARTIN, David L.	Kensington	The Canada Life Assurance Company	LS
MASON, Diane	Summerside	INTRA Linkletter Travel (RESTRICTED)	Travel Insurance
MASON, Leslie W.	Winsloe, R. R. 2	The Prudential Insurance Company of America	LS
MATHESON, Mabel M.	Charlottetown	Family Life Assurance Company	L
MILLAR, Harold A.	Richmond R. R.	Hyndman and Company Limited	LFAS
MILLAR, James H.	Cornwall R. R. 2	H. L. Sear Insurance Ltd.	FA
MITCHELL, E. Ann	Cornwall	Hyndman and Company Limited	FA
MITCHELL, Lorne Preston	Cornwall	Hyndman and Company Limited	LFAS
MONTY, Mary Jane	Charlottetown	Hyndman and Company Limited	LS
MORAN, Alban B.	Charlottetown	The Prudential Insurance Company of America	LS
MORASH, Kenneth L.	New Haven	The Sun Life Assurance Company of Canada (TERMINATED)	LS
MORRIS, Lois	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MORRISON, Charles M.	Sherwood	The Mutual Life Assurance Company of Canada	LS
MORRISON, Edward R.	Charlottetown	The Sun Life Assurance Company of Canada	LS
MOSHER, Elizabeth	Morell	S. A. Fraser Ltd.	
		Sun Alliance Insurance Company	FA
MOYAERT, Marcel	Montague	Sun Alliance Insurance Company	
		Tri-County Agencies Ltd.	LFA
MOYAERT, Persus	Montague	Tri-County Agencies Ltd.	FA
MURPHY, Elaine E.	Charlottetown	The Canada Life Assurance Company	LS
MURPHY, Michael	Charlottetown	Goliger's (P.E.I.) Ltd. (RESTRICTED)	Travel Insurance
MUTCH, Robert L.	Summerside	Wawanesa Mutual Life Insurance Company	L
MacADAM, David G.	Morell	Prince Edward Island Mututal Fire Insurance Company	F
MacARTHUR, Dana C.	Summerside, R. R. 2	The Dominion Automobile Association	
		Westbury Life Insurance Company	LS
MacDONALD, P. Allan	Cornwall	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company (TERMINATED)	LFAS
MacDONALD, Earl	Borden R. R. 1	Hyndman and Company Limited	FA

MacDONALD, R. Elmer	Borden R. R. 1	Hyndman and Company Limited	LS
MacDONALD, Marven	Charlottetown	H. L. Sear Insurance Ltd.	FA
MacDONALD, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
MacDONALD, Victor F.	Charlottetown	Confederation Life Insurance Company	
		George (Bus) Peake & A. R. McInnis Ltd.	LFA
MacDONALD, Wally	Charlottetown, R. R. 1	The Prudential Insurance Company of America	LS
MacFADYEN, Millar	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacINTYRE, Joseph A.	Summerside	The Imperial Life Assurance Company of Canada	
		The Laurentian Shield Insurance Company	LFAS
MacKAY, James I.	Charlottetown	Charlie Cooke Insurance Inc.	F
		Prince Edward Island Mutual Fire Ins. Co. (TERMINATED)	F
MacKINNON, Cyril G.	Murray River	Commercial Union Assurance Group	
		Glen MacKinnon & Son Ltd.	LFA
MacKINNON, Glen	Murray River	Commercial Union Assurance Group	
		Glen MacKinnon & Son Ltd.	FA
MacKINNON, Roger Keith	Winsloe	Mutual of Omaha Insurance Company	LS
MacKINNON, Ronald B.	Montague	Mututal of Omaha Insurance Company (TERMINATED)	LS
		Glen MacKinnon & Son Ltd.	
		Sun Alliance Insurance	LS
MacLEAN, M. Esta	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
MacLEOD, Allan	Charlottetown	Hyndman and Comapny Limited	FA
MacLEOD, Neil R., Q.C.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacLEOD, Sterling S.	Sherwood	The Mutual Life Assurance Company of Canada	L
MacLURE, Errol	Montague	Hyndman and Company Limited	FA
MacLURE, W. Hazen	Murray Harbour North	Hyndman and Company Limited	LFAS
MacMURDO, Wallace E.	St. Eleanor's	The Canada Life Assurance Company	LS
MacNEILL, Elaine	Cornwall	Cumis General Insurance Company	F
MacNEILL, P. Elaine	O'Leary	Cumis Life Insurance Company	LS
MacNEILL, J. George	Summerside	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LFAS
MacNEILL, Wayne E.	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MacPHAIL, William F.	Cornwall	Mutual of Omaha Insurance Company	LS
MacPHEE, Garth Neil	Cornwall	Hyndman and Company Limited	LFAS
MacPHEE, B. Joyce	Cornwall, R. R. 4	Pennsylvania Life Insurance Company	S
MacPHERSON, Roderick E.	Cornwall R. R. 4	Hyndman and Company Limited	LS
McALEER, John Wilfred	Charlottetown	The Mutual Life Assurance Company of Canada	
		George (Bus) Peake & A. R. McInnis Ltd.	LFAS
McCLOSKEY, James J.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
McCLOSKEY, James W.	Souris	The Mutual Life Assurance Company of Canada	LS
McGUIRE, W. Patrick	Charlottetown	H. L. Sear Insurance Limited	
		Commercial Union Assurance Company Limited	LFAS
McINNIS, David	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
McINNIS, Wilbert C.	Sherwood	George (Bus) Peake & A. R. McInnis Ltd.	FA
McIVER, A. Kathleen	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
McKENNA, David W.	Summerside R. R. 3	The Sun Life Assurance Company of Canada	LS

McMINN, George W.	Summerside	Combined Insurance Company of America	S
McMURRER, Leonard J.	Charlottetown	The Imperial Life Assurance Company of Canada	
		Laurentian Shield Insurance Company	LFAS
McNAB, Frank	Charlottetown	Charlie Cooke Insurance Inc.	FA
McNEILL, Donna	Charlottetown	INTRA Linkletter Travel (RESTRICTED)	Travel Insurance
NEARY, Patrick T.	West Royalty	The Prudential Insurance Company of America	LS
NEWSON, Wayne	North Wiltshire, R.R. 4	Prince Edward Island Mutual Fire Insurance Company	F
NICHOLS, Jack R.	Charlottetown	The Prudential Insurance Company of America (TERMINATED)	LS
NICHOLSON, Dawna P.	Summerside	E. M. Nicholson Insurance Limited	FA
NICHOLSON, Donald B.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
NICHOLSON, E. M.	Summerside	E. M. Nicholson Insurance Limited	FA
NICHOLSON, James M.	Hunter River, R. R. 1	The Imperial Life Assurance Company of Canada	
		The Laurentian Shield Insurance Company	LFAS
NICHOLSON, Thane	North Wiltshire	Combined Insurance Company of America (TERMINATED)	S
NIXON, Gordon Robert	Cardigan, R. R. 5	Pennsylvania Life Insurance Company	LS
NOONAN, Mary	Borden, R. R. 1	R. E. Ellis & Son Limited	FAS
O'BRIEN, Alden R.	Charlottetown, R. R. 7	The Mutual Life Assurance Company of Canada	LS
PAQUET, John J.	Crossroads	The Prudential Insurance Company of America	LS
PAYNTER, Brenda	Borden, R. R. 1	R. E. Ellis & Son Limited	FAS
PICARD, Gilbert E. (Ted)	Kensington	The Maritime Life Assurance Company	L
PRICE, Melvin A.	Montague	Dominion Life Assurance Company	L
QUINN, Gordon Milfred, CLU	Charlottetown	The Mutual Life Assurance Company of Canada	LS
RAM JOHN, Haveli	Sherwood	The Sun Life Assurance Company of Canada	LS
RAMSAY, E. M.	Summerside	E. M. Ramsay Insurance Agency	FA
RAYNER, Gary	Charlottetown	Island Travel (RESTRICTED)	Travel Insurance
RAYNER, Marsha	Summerside	W. D. Young Ltd.	FAS
REID, Barrie C.	Charlottetown	Hyndman and Company Limited	FA
RICE, Rus	Souris	Sun Alliance Insurance Company	
		S. A. Fraser Ltd.	FA
RICE, Sally A.	Souris	Sun Alliance and London Assurance Company Limited	L
RICHARD, Roger J.	Summerside	Assumption Mutual Life Insurance Company	L
ROBERTSON, Alex J.	Charlottetown R. R. 7	Prince Edward Island Mutual Fire Insurance Company	F
ROBERTSON, Mark	Charlottetown	The Dominion Life Assurance Company	L
ROCKWELL, Lewis	Cornwall	Pennsylvania Life Insurance Company	S
ROCHFORD, John R.	Alberton	The Co-operators	FA
ROGERS, Russell	Summerside	Charlie Cooke Insurance Inc.	FA
ROURKE, William B.	Montague	Tri-County Agencies Ltd.	FA
ROUTLEDGE, John F.	Charlottetown	The Prudential Insurance Company of America	LS
RUSH, Mary C.	Sherwood	Hyndman and Company Limited (TERMINATED)	FA
		Charlie Cooke Insurance Inc.	FA

SAINT, Allan	Parkdale	Charlie Cooke Insurance Inc.	FA
SAINT, Harold C.	Charlottetown	Transamerica Occidental Life Insurance Company	
		Charlie Cooke Insurance Inc.	LFA
SAINT, Marjorie	Parkdale	Charlie Cooke Insurance Inc.	FA
SENTNER, Eldon I.	Cornwall, R. R. 4	The Canada Life Assurance Company	LS
SHAJPAL, Kant K.	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
SHAW, Keith R.	St. Eleanors	The Dominion Automobile Association	
		Westbury Life Insurance Company	LS
SHAW, Robert	Cornwall	Combined Insurance Company of America (TERMINATED)	S
SHOEMAKER, James	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
SIMPSON, Bruce	Breadalbane R. R.	Prince Edward Island Mutual Fire Insurance Company	F
SMITH, Gerald W.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
SMITH, Richard W.	Charlottetown	The Great-West Life Assurance Company	LS
STETSON, Errol	O'Leary	R. E. Ellis & Son Limited	F
STEVENSON, David C.	Charlottetown	Stevenson's Insurance Agency Ltd.	FA
STEVENSON, George W.	Cornwall	Stevenson's Insurance Agency Ltd.	FAS
STEWART, Lillian A.	St. Peters Bay	The Imperial Life Assurance Company of Canada (TERMINATED)	
		Laurentian Shield Insurance Company (TERMINATED)	LFAS
		The Dominion Life Assurance Company	LS
SULLIVAN, Guy N.	Wilmot	Atlantic Mutual Life Assurance Company	
		E. M. Nicholson Insurance Limited	LFA
TESSIER, Thomas	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
THOMSON, Ethel	North Tryon	George (Bus) Peake & A. R. McInnis Ltd.	FA
TOMILSON, William H.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
TOOLE, Michael E.	Bonshaw	The Canada Life Assurance Company	LS
TRAIL, Cameron	Alberton R. R. 2	Prince Edward Island Mutual Fire Insurance Company	F
TREMERE, C. Winston G.	East Royalty	The Co-operators	LFA
TURNER, Edwin W.	O'Leary R. R. 3	Hyndman and Company Limited	LFAS
TURNER, Ronald W.	O'Leary	Hyndman and Company Limited	FA
TUTTY, Michael B.	Charlottetown	Transamerica Occidental Life Insurance Company	L
UNDERHAY, Fulton	Souris, R. R. 4	Tri-County Agencies Ltd.	FA
WADE, James	Charlottetown	Combined Insurance Company of America (TERMINATED)	S
WALKER, Sterling	Charlottetown	Charlie Cooke Insurance Inc.	FA
WEDGE, Margaret Ann	Borden	M. A. Warren & Associates Limited	FA
		Canadian General Life Insurance Company	L
WEDLOCK, William W.	Summerside	Hyndman and Company Limited	LFA
WEEKS, B. Lloyd	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
WEEKS, Paul	Mermaid	M. A. Warren & Associates Limited	FA
WHELAN, Merrill T.	Charlottetown	Hyndman and Company Limited	LS
WHIDDEN, Philip E.	Charlottetown	Hyndman and Company Limited	FA
WHITE, Dianne	Montague	Hyndman and Company Limited	FA
WIGMORE, Cecil E.	Charlottetown	Charlie Cooke Insurance Inc.	FA

WILLSON, Craig B.	Mount Stewart, R. R. 4	Hyndman and Company Limited	FA
WOOD, Irwin	Charlottetown	Combined Insurance Company of America	S
WOOD, Mary	Kensington	Don L. Clark Inc.	FA
YATES, Arnold J.	Hampshire	Combined Insurance Company of America	S
YOUNKER, Robert E.	Charlottetown	The Canada Life Assurance Company	LS

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE ADJUSTERS

LICENSED TO MAY 31, 1985

AS OF DECEMBER 31, 1984

NAME	CLASS	COMPANY
ARSENAULT, Janeen M. A.	Probationary	The Co-operators
BREAK, Harold W.	Full	The Dominion of Canada Group
BURGESS, Ronald C.	Full	Underwriters Adjustment Bureau Ltd.
CORCORAN, Geraldine M.	Probationary	The Co-operators
CROSBY, Gary A.	Full	B. E. MacKay Adjusters Ltd.
CRAWFORD, K. D.	Full	The Co-operators
DELANEY, Edward J.	Full	Underwriters Adjustment Bureau Ltd.
DELONG, Thomas E.	Full	Crawford & Company Insurance Adjusters Limited
DUNSFORD, Patricia Lynn	Probationary	Commercial Union Assurance Group
FORSYTHE, Harold E.	Full	Royal Insurance
FRIZZELL, Warren J.	Full	The Co-operators
GEE, William Troy	Full	Lawson Adjustment Services (1984) Ltd.
GREENE, Royce D.	Probationary	Lawson Adjustment Services (1984) Ltd.
HIGGINS, James K.	Full	Sun Alliance Insurance
HOGAN, Roger W.	Full	Island Insurance Claims Ltd.
JOHNSON, Robert G.	Full	Morden & Helwig Limited
KELLY, Linus M.	Full	Commercial Union Assurance Group
MacDOUGALL, Gordon A.	Full	B. E. MacKay Adjusters Ltd.
MacDONALD, Violet L. G.	Full	Canadian General Insurance Company
MacLEOD, Thomas E.	Full	Hyndman and Company Limited
McCARRON, J. Ian	Full	Commercial Union Assurance Group
McCARTHY, Kevin A.	Full	Morden & Helwig Limited
NICHOLSON, Paul B.	Probationary	Lawson Adjustment Services (1984) Ltd.
O'BRIEN, James Richard	Full	Island Adjustment & Automobile Appraisal Services
PICKARD, Mary M.	Probationary	Crawford & Company Insurance Adjusters Limited
ROOKE, Susan K.	Probationary	Wawanesa Mutual Insurance Company
ROSS, John B.	Full	Morden & Helwig Limited
SIMPSON, Stewart F.	Full	The Co-operators
STEWART, Bonita Ann	Probationary	Island Insurance Claims Limited
WHEATLEY, John W.	Full	Wheatley Adjustment Bureau Ltd.
WHITTAKER, Bruce A.	Full	Wawanesa Mutual Insurance Company
WILLOUGHBY, John H.	Full	MacKay-Jollimore (P.E.I.) Ltd.